

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

IN RE:) CHAPTER 13
)
Yolanda Renee Lockwood,) CASE NO. **21-52578 - SMS**
)
)
)
)
DEBTOR.)

**DEBTOR'S AMENDMENT TO CHAPTER 13 SCHEDULES AND
SUMMARY OF SCHEDULES**

COMES NOW Debtor and amends the Chapter 13 Schedules to provide the following:

1. Debtor amends Schedule A/B, as attached, to update Debtor's real and personal property.
2. Debtor amends Schedule C, as attached, to update Debtor's property claimed as exempt.
3. Debtor amends Schedule D, as attached, to disclose and provide notice to the following creditor(s):

Santander Consumer, Usa
P.O. Box 961245, C/O Abel Marin
Fort Worth, TX 76161

4. Debtor amends Schedule H, as attached, to disclose the following co-debtor(s):

James Tace
13882 Panhandle Lane
Hampton, GA 30228

Kiana Glenn
13882 Panhandle Lane
Hampton, GA 30228

5. Debtor amends the Summary of Schedules to reflect the changes listed below.

WHEREFORE, Debtor prays that this Amendment be allowed, and for such other and further relief as the Court deems appropriate and just.

Respectfully submitted,

Done, this 14th day of June 2021

/s/

Araba Kwofie

GA Bar No.: 901621

The Semrad Law Firm, LLC

235 Peachtree St NE

Suite #300

Atlanta, GA 30303

(678) 668-7160

Attorney for the Debtor/Movant

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
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IN RE:) CHAPTER 13
)
Yolanda Renee Lockwood,) CASE NO. **21-52578 - SMS**
)
)
)
)
DEBTOR.)

CERTIFICATE OF SERVICE

I hereby certify under penalty of perjury that I am more than 18 years of age, and that on this day; I served, or caused to be served, a copy of the foregoing amended schedules upon the following by depositing a copy of the same in U.S. Mail with sufficient postage affixed thereon to ensure delivery:

Santander Consumer, Usa
P.O. Box 961245, C/O Abel Marin
Fort Worth, TX 76161

Yolanda Renee Lockwood
13882 Panhandle Lane
Hampton, GA 30228

I further certify that, by agreement of parties, Nancy J. Whaley, standing Chapter 13 Trustee, was served via the ECF electronic mail/noticing system.

{signature below}

Done, this 14th day of June 2021

/s/ _____
Araba Kwofie
GA Bar No.: 901621
The Semrad Law Firm, LLC
235 Peachtree St NE
Suite #300
Atlanta, GA 30303
(678) 668-7160
Attorney for the Debtor/Movant

SUPPLEMENTAL CREDITOR MATRIX

Santander Consumer, Usa
P.O. Box 961245, C/O Abel Marin
Fort Worth, TX 76161

Fill in this information to identify your case:

| | | | |
|---|------------|-------------|-----------|
| Debtor 1 | Yolanda | Renee | Lockwood |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | Northern | District of | Georgia |
| | | | (State) |
| Case number (if known) | 21-52578 | | |

☒ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information - Amended

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets

Value of what you own

1. Schedule A/B: Property (Official Form 106A/B)

| | |
|---|--------------|
| 1a. Copy line 55, Total real estate, from <i>Schedule A/B</i> | \$129,116.50 |
| 1b. Copy line 62, Total personal property, from <i>Schedule A/B</i> | \$64,295.00 |
| 1c. Copy line 63, Total of all property on <i>Schedule A/B</i> | \$193,411.50 |

Part 2: Summarize Your Liabilities

Your liabilities

Amount you owe

2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)

| | |
|---|--------------|
| 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of <i>Schedule D</i> | \$242,460.12 |
|---|--------------|

3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)

| | |
|--|-------------|
| 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> | \$0.00 |
| 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> | \$63,342.38 |

Your total liabilities

\$305,802.50

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)

| | |
|---|------------|
| Copy your combined monthly income from line 12 of <i>Schedule I</i> | \$5,700.00 |
|---|------------|

5. Schedule J: Your Expenses (Official Form 106J)

| | |
|---|------------|
| Copy your monthly expenses from line 22, Column A, of <i>Schedule J</i> | \$4,500.00 |
|---|------------|

Debtor 1 Yolanda Renee Lockwood Case number (if known) 21-52578
 First Name Middle Name Last Name

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes.

7. What kind of debt do you have?

- ☒ **Your debts are primarily consumer debts.** Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the **Statement of Your Current Monthly Income**: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$1,666.67

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:

Total claim

| | |
|--|-------------|
| 9a. Domestic support obligations (Copy line 6a.) | \$0.00 |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) | \$0.00 |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) | \$0.00 |
| 9d. Student loans. (Copy line 6f.) | \$60,691.00 |
| 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) | \$0.00 |
| 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) | \$0.00 |
| 9g. Total. Add lines 9a through 9f. | \$60,691.00 |

Fill in this information to identify your case:

| | | | |
|---|------------|-------------|-----------|
| Debtor 1 | Yolanda | Renee | Lockwood |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | Northern | District of | Georgia |
| | | | (State) |
| Case number (if known) | 21-52578 | | |

Official Form 106A/B

☒ Check if this is an amended filing

Schedule A/B: Property - Amended

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2
- ☒ Yes. Where is the property?

1.1 13882 Panhandle Lane
Street address, if available, or other description
13882 Panhandle Lane
Number Street

Hampton Georgia 30228
City State Zip Code

Henry
County

What is the property? Check all that apply.

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

| Current value of the entire property? | Current value of the portion you own? |
|---------------------------------------|---------------------------------------|
| \$258233.00 | \$129116.50 |

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee Simple

☐ Check if this is community property (see instructions)

If you own or have more than one, list here:

1.2
Street address, if available, or other description

Number Street

City State Zip Code

What is the property? Check all that apply.

- ☐ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

| Current value of the entire property? | Current value of the portion you own? |
|---------------------------------------|---------------------------------------|
| | |

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

Case number (if known) 21-52578

Debtor 1 Yolanda Renee Lockwood Case number (if known) 21-52578
First Name Middle Name Last Name

3.3 Make Dodge
Model: Challenger
Year: 2018
Approximate mileage: _____

Other information:

Who has an interest in the property? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?
\$23200.00

Current value of the portion you own?
\$23200.00

3.4 Make _____
Model: _____
Year: _____
Approximate mileage: _____

Other information:

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

4 Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☒ No

☐ Yes

4.1 Make _____
Model: _____
Year: _____
Approximate mileage: _____

Other information:

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

4.2 Make _____
Model: _____
Year: _____
Approximate mileage: _____

Other information:

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here

\$59875.00

Debtor 1 Yolanda Renee Lockwood Case number (if known) 21-52578
First Name Middle Name Last Name

Part 3: Describe Your Personal and Household Items

| Do you own or have any legal or equitable interest in any of the following items? | | Current value of the portion you own? Do not deduct secured claims or exemptions. |
|--|-------------------------------|--|
| 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware | | |
| <input type="checkbox"/> No | | |
| <input checked="" type="checkbox"/> Yes. Describe... | Household Goods & Furnishings | \$2000.00 |
| 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music | | |
| <input type="checkbox"/> No | | |
| <input checked="" type="checkbox"/> Yes. Describe... | Electronics | \$1500.00 |
| 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles | | |
| <input checked="" type="checkbox"/> No | | |
| <input type="checkbox"/> Yes. Describe... | | |
| 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments | | |
| <input checked="" type="checkbox"/> No | | |
| <input type="checkbox"/> Yes. Describe... | | |
| 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment | | |
| <input checked="" type="checkbox"/> No | | |
| <input type="checkbox"/> Yes. Describe... | | |
| 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories | | |
| <input type="checkbox"/> No | | |
| <input checked="" type="checkbox"/> Yes. Describe... | Clothing | \$700.00 |
| 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver | | |
| <input type="checkbox"/> No | | |
| <input checked="" type="checkbox"/> Yes. Describe... | Jewelry | \$200.00 |
| 13. Non-farm animals Examples: Dogs, cats, birds, horses | | |
| <input checked="" type="checkbox"/> No | | |
| <input type="checkbox"/> Yes. Describe... | | |
| 14. Any other personal and household items you did not already list, including any health aids you did not list | | |
| <input checked="" type="checkbox"/> No | | |
| <input type="checkbox"/> Yes. Describe... | | |
| 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here | | \$4400.00 |

Debtor 1 Yolanda Renee Lockwood Case number (if known) 21-52578
 First Name Middle Name Last Name

Part 4: Describe Your Financial Assets

| Do you own or have any legal or equitable interest in any of the following? | | Current value of the portion you own? Do not deduct secured claims or exemptions. |
|---|-----------------|--|
| 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes Cash: | | |
| 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. | | |
| <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes Institution name: | | |
| 17.1. Checking account: | BB&T | \$20.00 |
| 17.2. Checking account: | | |
| 17.3. Savings account: | | |
| 17.4. Savings account: | | |
| 17.5. Certificates of deposit: | | |
| 17.6. Other financial account: | | |
| 17.7. Other financial account: | | |
| 17.8. Other financial account: | | |
| 17.9. Other financial account: | | |
| 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes Institution or issuer name: | | |
| | | |
| | | |
| | | |
| 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Give specific information about them | | |
| Name of entity | % of ownership: | |
| | | |
| | | |
| | | |

Debtor 1 Yolanda Renee Lockwood Case number (if known) 21-52578
First Name Middle Name Last Name

20. **Government and corporate bonds and other negotiable and non-negotiable instruments**

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific
information about
them.....

Issuer name:

| | |
|--|--|
| | |
| | |
| | |

21. **Retirement or pension accounts**

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No

☐ Yes. List each
account
separately.

Type of account:

Institution name:

401(k) or similar plan:

Pension plan:

IRA:

Retirement account:

Keogh:

Additional account:

Additional account:

| | |
|--|--|
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

22. **Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications
companies, or others

☒ No

☐ Yes....

Institution name:

Electric:

Gas:

Heating oil:

Security deposit on rental unit:

Prepaid rent:

Telephone:

Water:

Rented furniture:

Other:

| | |
|--|--|
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes....

Issuer name and description:

| | |
|--|--|
| | |
| | |
| | |

Debtor 1 Yolanda Renee Lockwood Case number (if known) 21-52578
First Name Middle Name Last Name

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**
26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No
☐ Yes.... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☒ No
☐ Yes. Describe...

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**
Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No
☐ Yes. Describe...

27. **Licenses, franchises, and other general intangibles**
Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No
☐ Yes. Describe...

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. **Tax refunds owed to you**

☒ No
☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Federal: \$0.00
State: \$0.00
Local: \$0.00

29. **Family support**
Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No
☐ Yes. Give specific information.....

Alimony: \$0.00
Maintenance: \$0.00
Support: \$0.00
Divorce settlement: \$0.00
Property settlement: \$0.00

30. **Other amounts someone owes you**
Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No
☐ Yes. Describe...

| | | | |
|------------------|-------------|-----------|---------------------------------|
| Debtor 1 Yolanda | Renee | Lockwood | Case number (if known) 21-52578 |
| First Name | Middle Name | Last Name | |

31. **Interests in insurance policies**
Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☒ No
☐ Yes. Name the insurance company of each policy and list its value.....

| | | |
|---------------|--------------|----------------------------|
| Company name: | Beneficiary: | Surrender or refund value: |
| _____ | _____ | _____ |
| _____ | _____ | _____ |
| _____ | _____ | _____ |

32. **Any interest in property that is due you from someone who has died**
 If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No
☐ Yes. Describe...

33. **Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**
Examples: Accidents, employment disputes, insurance claims, or rights to sue

☒ No
☐ Yes. Describe...

34. **Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

☒ No
☐ Yes. Describe...

35. **Any financial assets you did not already list**

☒ No
☐ Yes. Describe...

36. **Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here** \$20.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. **Do you own or have any legal or equitable interest in any business-related property?**

☒ No. Go to Part 6.
☐ Yes. Go to line 38.

Current value of the portion you own?
 Do not deduct secured claims or exemptions

38. **Accounts receivable or commissions you already earned**

☒ No
☐ Yes. Describe...

39. **Office equipment, furnishings, and supplies**
Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☒ No
☐ Yes. Describe...

Debtor 1 Yolanda Renee Lockwood Case number (if known) 21-52578
 First Name Middle Name Last Name

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

☒ No
☐ Yes. Describe...

41. Inventory

☒ No
☐ Yes. Describe...

42. Interests in partnerships or joint ventures

☒ No
☐ Yes. Give specific information about them

| Name of entity: | % of ownership: |
|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> |

43. Customer lists, mailing lists, or other compilations

☒ No
☐ Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?

☐ No
☐ Yes. Describe.....

44. Any business-related property you did not already list

☒ No
☐ Yes. Give specific information

| | |
|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> |

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
 If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☒ No. Go to Part 7.
☐ Yes. Go to line 47.

Current value of the portion you own?
 Do not deduct secured claims or exemptions

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

☒ No
☐ Yes. Describe...

Debtor 1 Yolanda Renee Lockwood Case number (if known) 21-52578
First Name Middle Name Last Name

48. Crops-either growing or harvested

☒ No
☐ Yes. Describe...

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

☒ No
☐ Yes. Describe...

50. Farm and fishing supplies, chemicals, and feed

☒ No
☐ Yes. Describe...

51. Any farm- and commercial fishing-related property you did not already list

☒ No
☐ Yes. Describe...

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☒ No
☐ Yes. Give specific information

54. Add the dollar value of all of your entries from Part 7. Write that number here

Part 8: List the Totals of Each Part of this Form

| | | |
|---|---|--|
| 55. Part 1: Total real estate, line 2 | | <input type="text" value="\$129116.50"/> |
| 56. part 2 total vehicles, line 5 | <input type="text" value="\$59875.00"/> | |
| 57. Part 3: Total personal and household items, line 15 | <input type="text" value="\$4400.00"/> | |
| 58. Part 4: Total financial assets, line 36 | <input type="text" value="\$20.00"/> | |
| 59. Part 5: Total business-related property, line 45 | <input type="text"/> | |
| 60. Part 6: Total farm- and fishing-related property, line 52 | <input type="text"/> | |
| 61. Part 7: Total other property not listed, line 54 | <input type="text"/> | |
| 62. Total personal property. Add lines 56 through 61. | <input type="text" value="\$64295.00"/> | Copy personal property total <input type="text" value="+ \$64295.00"/> |
| 63. Total of all property on Schedule A/B. Add line 55 + line 62..... | | <input type="text" value="\$193411.50"/> |

Fill in this information to identify your case:

| | | | |
|---|------------|-------------|-----------|
| Debtor 1 | Yolanda | Renee | Lockwood |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | Northern | District of | Georgia |
| | | | (State) |
| Case number (if known) | 21-52578 | | |

☒ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt - Amended

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

| Brief description of the property and line on Schedule A/B that lists this property | Current value of the portion you own Copy the value from Schedule A/B | Amount of the exemption you claim Check only one box for each exemption. | Specific laws that allow exemption |
|---|--|---|------------------------------------|
| Brief description: 13882 Panhandle Lane, Hampton, GA 30228 Line from Schedule A/B: 01 | \$129,116.50 | <input checked="" type="checkbox"/> \$21,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | O.C.G.A. § 44-13-100(a)(1) |
| Brief description: Household Goods & Furnishings Line from Schedule A/B: 06 | \$2,000.00 | <input checked="" type="checkbox"/> \$1,675.91 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | O.C.G.A. § 44-13-100(a)(4) |

3. Are you claiming a homestead exemption of more than \$170,350?

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

Debtor 1 Yolanda First Name Renee Middle Name Lockwood Last Name Case number (if known) 21-52578

Part 2: Additional Page

| Brief description of the property and line on Schedule A/B that lists this property | Current value of the portion you own Copy the value from Schedule A/B | Amount of the exemption you claim Check only one box for each exemption. | Specific laws that allow exemption |
|---|--|---|------------------------------------|
| Brief description: <u>Electronics</u> Line from Schedule A/B: <u>07</u> | <u>\$1,500.00</u> | <input checked="" type="checkbox"/> <u>\$1,500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>O.C.G.A. § 44-13-100(a)(4)</u> |
| Brief description: <u>Clothing</u> Line from Schedule A/B: <u>11</u> | <u>\$700.00</u> | <input checked="" type="checkbox"/> <u>\$700.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>O.C.G.A. § 44-13-100(a)(4)</u> |
| Brief description: <u>Lincoln MKZ, 2014, 2014 Lincoln MKZ</u> Line from Schedule A/B: <u>03</u> | <u>\$17,575.00</u> | <input checked="" type="checkbox"/> <u>\$0</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>O.C.G.A. § 44-13-100(a)(3)</u> |
| Brief description: <u>Hyundai Tucson, 2018, 2018 Hyundai Tucson</u> Line from Schedule A/B: <u>03</u> | <u>\$19,100.00</u> | <input checked="" type="checkbox"/> <u>\$0</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>O.C.G.A. § 44-13-100(a)(3)</u> |
| Brief description: <u>Jewelry</u> Line from Schedule A/B: <u>12</u> | <u>\$200.00</u> | <input checked="" type="checkbox"/> <u>\$200.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>O.C.G.A. § 44-13-100(a)(5)</u> |
| Brief description: <u>Checking account, BB&T</u> Line from Schedule A/B: <u>17</u> | <u>\$20.00</u> | <input checked="" type="checkbox"/> <u>\$20.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>O.C.G.A. § 44-13-100(a)(6)</u> |
| Brief description: <u>Dodge Challenger, 2018</u> Line from Schedule A/B: <u>03</u> | <u>\$23,200.00</u> | <input checked="" type="checkbox"/> <u>\$0</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>O.C.G.A. § 44-13-100(a)(3)</u> |

Fill in this information to identify your case:

| | | | |
|---|------------|-------------|-----------|
| Debtor 1 | Yolanda | Renee | Lockwood |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | Northern | District of | Georgia |
| | | | (State) |
| Case number (if known) | 21-52578 | | |

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

| 2. | List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name. | Column A Amount of claim Do not deduct the value of collateral. | Column B Value of collateral that supports this claim | Column C Unsecured portion If any |
|---|---|---|--|---|
| 2.1 | <p>Exeter Finance Llc Creditor's Name 4515 N Santa Fe Ave Dept Aps Number Street Oklahoma City OK 73118 City State ZIP Code Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred 10/2019</p> <p>Describe the property that secures the claim: 2019 Hyundai Tuscan As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____ Last 4 digits of account number 1001</p> | \$28,582.00 | \$19,100.00 | \$9,482.00 |
| 2.2 | <p>Gm Financial Creditor's Name 801 Cherry St Ste 3900 Number Street Fort Worth TX 76102 City State ZIP Code Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred 10/2019</p> <p>Describe the property that secures the claim: 2014 Lincoln MKZ As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____ Last 4 digits of account number 3073</p> | \$21,009.26 | \$17,575.00 | \$3,434.26 |
| Add the dollar value of your entries in Column A on this page. Write that number here: | | \$49,591.26 | | |

Debtor 1 Yolanda Renee Lockwood Case number (if known) 21-52578
 First Name Middle Name Last Name

Part:1

Additional Page

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

| Column A | Column B | Column C |
|--|---|------------------------------------|
| Amount of claim Do not deduct the value of collateral. | Value of collateral that supports this claim | Unsecured portion If any |

2.3

Wells Fargo
 Creditor's Name
P.O. Box 48724
 Number Street

Kansas City MO 64188
 City State ZIP Code

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred

Describe the property that secures the claim:

13882 Panhandle Lane, Hampton, GA 30228

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Last 4 digits of account number

\$156,000.00

\$258,233.00

\$0.00

2.4

W.s. Badcock Corp
 Creditor's Name
P.O. Box 497
 Number Street

Mulberry FL 33860
 City State ZIP Code

Who owes the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred 4/2020

Describe the property that secures the claim:

Household Goods & Furnishings | Value: \$2,000.00

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Last 4 digits of account number

\$324.09

\$2,000.00

\$0.00

2.5

Atlantic Commercial Cleaning and Floor Services LLC
 Creditor's Name
9450 SW Gemini Dr #7790
 Number Street

Beaverton OR 97008-7105
 City State ZIP Code

Who owes the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred

Describe the property that secures the claim:

13882 Panhandle Lane, Hampton, GA 30228 | Value: \$258,233.00

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☒ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Last 4 digits of account number

\$3,000.00

\$258,233.00

\$0.00

Add the dollar value of your entries in Column A on this page. Write that number here:

\$159,324.09

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

Debtor 1 Yolanda Renee Lockwood Case number (if known) 21-52578
 First Name Middle Name Last Name

Part:1

Additional Page

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

| Column A | Column B | Column C |
|--|---|------------------------------------|
| Amount of claim Do not deduct the value of collateral. | Value of collateral that supports this claim | Unsecured portion If any |

| | | |
|--|---|--|
| <p>2.6 Santander Consumer, Usa Creditor's Name P.O. Box 961245, C/O Abel Marin Number Street Fort Worth TX 76161 City State ZIP Code Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred _____</p> | <p>Describe the property that secures the claim: 2018 Dodge Challenger As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____ Last 4 digits of account number _____</p> | <p>\$33,544.77 \$23,200.00 \$10,344.77</p> |
| <p>Add the dollar value of your entries in Column A on this page. Write that number here:</p> | | <p>\$33,544.77</p> |
| <p>If this is the last page of your form, add the dollar value totals from all pages. Write that number here:</p> | | <p>\$242,460.12</p> |

Fill in this information to identify your case:

| | | | |
|---|------------|-------------|-----------|
| Debtor 1 | Yolanda | Renee | Lockwood |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | Northern | District of | Georgia |
| | | | (State) |
| Case number (if known) | 21-52578 | | |

☒ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors- Amended

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

- ☐ No
☒ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
☒ No
☐ Yes. In which community state or territory did you live? _____ Fill in the name and current address of that person.

Name of your spouse, former spouse, or legal equivalent

Number Street

City State Zip Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1 Tace, James
Name
13882 Panhandle Lane
Number Street
Hampton Georgia 30228
City State Zip Code

- ☒ Schedule D, line 2.3
☐ Schedule E/F, line _____
☐ Schedule G, line _____

3.2 Glenn, Kiana
Name
13882 Panhandle Lane
Number Street
Hampton Georgia 30228
City State Zip Code

- ☒ Schedule D, line 2.6
☐ Schedule E/F, line _____
☐ Schedule G, line _____

Fill in this information to identify your case:

| | | | |
|---|------------|-------------|-----------|
| Debtor 1 | Yolanda | Renee | Lockwood |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | Northern | District of | Georgia |
| | | | (State) |
| Case number (if known) | 21-52578 | | |

☒ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules - Amended

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

- ☒ No
- ☐ Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Yolanda Lockwood
Signature of Debtor 1

Date 6/11/2021
MM/DD/YYYY

X _____
Signature of Debtor 2

Date _____
MM/DD/YYYY